WHAT IS CLAIMED IS:

1. A method of conducting commerce comprising:
    receiving a transaction request from a user as text
input;
    using natural programming language to analysis the text
input to build conversations with the user based on the
transaction request;
    conducting the transaction with the user based on the
text input;
    generating a voice-synthesized response in accordance
with the transaction through an avatar; and
    tracking the transaction by storing the transaction in
the database.

2. The method of claim 1 wherein tracking comprises:
    searching a database find related information associated
with conducting the transaction.

3. The method of claim 1 wherein tracking comprises:
    generating follow-up messages to send to the use that is
based on added information stored in the database.

4. The method of claim 1 wherein the follow-up messages with
the user are statistically analyzed to generate marketing
related information.

5. The method of claim 3 wherein the transaction is a user
request as to order status for an order being tracked in the
database.

6. The method of claim 1 in which generating the response
comprises:

3   searching a database in conjunction with the match; and

4   animating the avatar with a voice and facial movements

5   corresponding text produced from the match.

1   7.   The method of claim 6 in which animating comprises

2   generating helpful verbal suggestions for conducting the

3   transaction.

1   8.   The method of claim 7 in which animating comprises

2   natural language programming (NLP) techniques to develop and

3   build conversations between the user and the avatar.

1   9.   The method of claim 1 in which receiving the text input

2   is in response to a suggestion generated by the avatar.

1   10. The method of claim 1 wherein the program performs an

2   inquiry as to financial information related to the user.

1   11. The method of claim 1 wherein the program supports a

2   sales transaction.

1   12. The method of claim 1 wherein the program supports a help

2   desk inquiry that involves customer support for a product or

3   service.

1   13. The method of claim 1 wherein the program supports a

2   report for customer support to report a malfunctioning

3   product, system, or service.

1   14. The method of claim 1 wherein the program calls another

2   program to process an inquiry.

1   15. A computer program product residing on a computer

2   readable medium, for conducting commerce comprises

3   instructions for causing a computer to:

4   receive a transaction request from a user as text input;

5   use natural programming language to analysis the text

6   input to build conversations with the user based on the

7   transaction request;

8   conducting the transaction with the user based on the

9   text input;

10   generate a voice-synthesized response in accordance with

11   the transaction through an avatar; and

12   track·the transaction by storing the transaction in the

13   database.

1   16. The computer program product of claim 15 wherein

2   instructions to track comprise instructions to:

3   searching a database for related information associated

4   with conducting the transaction.

1   17. The computer program product of claim 15 wherein

2   instructions to track comprise instructions to:

3   generating follow-up messages to send to the use that is

4   based on added information stored in the database.

1   18. The computer program product of claim 15 wherein

2   responses the follow-up messages are received and the

3   responses are statistically analyzed to generate marketing

4   related information.

1   19. The computer program product of claim 15 wherein the

2   transaction is a user request as to order status for an order

3   being tracked in the database.

1   20.   The computer program product of claim 15 wherein
2   instructions to generate the response comprise instructions
3   to:
4   search a conversational engine in conjunction with the
5   match; and
6   animate the avatar with a voice and facial movements
7   corresponding text produced from the match.

1   21.   The computer program product of claim 20 wherein
2   instructions to animate comprise instructions to generate
3   verbal suggestions for conducting the transaction.

1   22.   The computer program product of claim 20 wherein
2   instructions to animate comprise instructions to use natural
3   language processing (NLP) techniques to develop and build
4   conversations between the user and the avatar.

1   23.   The computer program product of claim 20 wherein the
2   program performs an inquiry as to financial information
3   related to the user.

1   24.   The computer program product of claim 20 wherein the
2   program supports a sales transaction.

1   25.   The computer program product of claim 20 wherein the
2   program supports a help desk inquiry that involves customer
3   support for a product or service.

1   26.   The computer program product of claim 20 wherein the
2   program supports a report for customer support to report a
3   malfunctioning product, system, or service.

1   27.   The computer program product of claim 20 wherein the
2   program calls another program to process an inquiry.

1   28.   A system for conducting commerce, the system comprising:
2   a server computer for
3   receiving a transaction request from a user as text
4   input;
5   using natural programming language to analysis the
6   text input to build conversations with the user based on
7   the transaction request;
8   conducting the transaction with the user based on
9   the text input;
10   generating a voice-synthesized response in
11   accordance with the transaction through an avatar; and
12   tracking the transaction by storing the transaction
13   in the database; and
14   a client system for sending the text input to the server.

1   29.   The system of claim 28 wherein the client system runs a
2   web browser program.

1   30.   The system of claim 28 wherein the server generates
2   follow-up messages to send to the use that is based on added
3   information stored in the database.

1   31.   The system of claim 28 wherein the server receives
2   responses to the follow-up messages and statistically analyzes
3   the responses to generate marketing related information.